

**Amendments to the Claims**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1-75. (Cancelled)

76. (Currently Amended) A computer-implemented method for directing a payment, comprising:

receiving, at a payment service provider, a request to pay a payee on behalf of a payer;  
selecting, by at least one payment service provider computer prior to a debiting of a financial account of the payer, a form for crediting the payee, wherein the selection is based on at least one of:

(i) comparing a payer account number associated with the payer and the payee to a merchant account scheme associated with the payee, or

(ii) comparing a payment amount associated with the received request to a merchant credit limit associated with the payee; and

directing, by the at least one payment service provider computer, a payment to the payee in accordance with the selected form for crediting.

77. (Previously Presented) The method of claim 76, wherein the form for crediting comprises at least one of (i) a check payable to the payee and written on an account of the payment service provider, (ii) an electronic credit, or (iii) a paper draft payable to the payee and written on an account of the payer.

78. (Previously Presented) The method of claim 77, wherein the selected form for crediting is a check written on an account of the payment service provider, and wherein the check is a consolidated check.

79. (Currently Amended) The method of claim 78, wherein the request is a first request and the payer is a first payer, and further comprising:

receiving a second request to pay the payee on behalf of a second payer; and  
selecting, by the at least one payment service provider computer, a check written on an account of the payment service provider as the form for crediting the payee on behalf of the second payer;

wherein the consolidated check combines payment of the first request and payment of the second request.

80. (Currently Amended) The method of claim 78, further comprising:

transmitting, by the at least one payment service provider computer, a remittance list associated with the consolidated check to the payee.

81. (Previously Presented) The method of claim 77, wherein the electronic credit comprises at least one of (i) an Automated Clearing House (ACH) credit or (ii) a remittance processing system credit.

82. (Previously Presented) The method of claim 77, wherein the selected form for crediting is a paper draft, and the paper draft comprises posting information for the payee.

83. (Previously Presented) The method of claim 76, wherein selecting the form for crediting the payee is further based at least in part on an examination of a settlement code associated with the payee.

84. (Currently Amended) The method of claim 76, wherein selecting the form for crediting includes comparing the payment amount associated with the received request to a merchant credit limit associated with the payee, and further comprising:

selecting, by the at least one payment service provider computer, an electronic credit as the form for crediting the payee if the payment amount is less than or equal to the merchant credit limit.

85. (Currently Amended) The method of claim 76, wherein selecting the form for crediting includes comparing the payer account number associated with the payee to a merchant account scheme associated with the payee, and further comprising:

selecting, by the at least one payment service provider computer, a paper draft as the form for crediting the payee if the payer account number with the payee fails to correspond to the merchant account scheme.

86. (Previously Presented) A system, comprising:

an interface to a network configured to receive a request to make a payment to a payee on behalf of a payer; and

a processor configured (i) to select, prior to a debiting of a financial account of the payer, a form for crediting the payee based on at least one of (1) a comparison of a payer account number associated with the payer and the payee to a merchant account scheme associated with the payee, or (2) a comparison of a payment amount associated with the received request to a merchant credit limit associated with the payee, and (ii) to direct issuance of a payment to the payee in accordance with the selected form for crediting.

87. (Previously Presented) The system of claim 86, wherein the form for crediting comprises at least one of (i) a check payable to the payee written on an account of the payment service provider, (ii) an electronic credit, or (iii) a paper draft payable to the payee written on an account of the payer.

88. (Previously Presented) The system of claim 87, wherein the selected form for crediting is a check written on an account of the payment service provider, and wherein the check is a consolidated check.

89. (Previously Presented) The system of claim 88, wherein the request is a first request and the payer is a first payer, and wherein:

the interface is further configured to receive a second request to pay the payee on behalf of a second payer; and

the processor is further configured to select a check written on an account of the payment service provider as the form for crediting the payee on behalf of the second payer;

wherein the consolidated check combines payment of the first request and payment of the second request.

90. (Previously Presented) The system of claim 88, wherein:

the processor is further configured to direct the transmission of a remittance list associated with the consolidated check to the payee.

91. (Previously Presented) The system of claim 87, wherein the electronic credit comprises at least one of (i) an Automated Clearing House (ACH) credit or (ii) a remittance processing system credit.

92. (Previously Presented) The system of claim 87, wherein the selected form for crediting is a paper draft, and the paper draft contains posting information for the payee.

93. (Previously Presented) The system of claim 86, wherein the processor is further configured to select the form for crediting the payee based at least in part on an examination of a settlement code associated with the payee.

94. (Previously Presented) The system of claim 86, wherein the processor selects the form for crediting based at least in part on a comparison of the payment amount associated with the received request to a merchant credit limit associated with the payee, and

wherein the processor is further configured to select an electronic credit as the form for crediting if the payment amount is less than or equal to the merchant credit limit.

95. (Previously Presented) The system of claim 86, wherein the processor selects the form for crediting based at least in part on a comparison of the payer account number associated with the payee to a merchant account scheme associated with the payee,

wherein the processor is further configured to select a paper draft as the form for crediting if the payer account number with the payee fails to correspond to the merchant account scheme.

96. (Previously Presented) A system comprising:

means for receiving, at a payment service provider, a request to pay a payee on behalf of a payer;

means for selecting, prior to a debiting of a financial account of the payer, a form for crediting the payee, wherein the selection is based on at least one of:

(i) comparing a payer account number associated with the payer and the payee to a merchant account scheme associated with the payee, or

(ii) comparing a payment amount associated with the received request to a merchant credit limit associated with the payee; and

means for directing a payment to the payee in accordance with the selected form for crediting.